



Kony Retail Banking Solution

Offer your customers an exceptional mobile banking experience

The race is on for banks and credit unions—large and small—to successfully retain existing customers and members as well as attract and engage new customers and younger adults. To compete and move at the speed today's consumer demands, banks and credit unions must provide easy-to-use, indispensable mobile app experiences or fight a losing battle for market share.

The Kony Retail Banking Solution delivers a unified, highly personalized customer experience across any digital channel (phone, tablet, desktop or wearable) using a single code base—improving customer satisfaction, reducing attrition, accelerating end-user adoption and lowering the total cost of ownership.



Kony Retail Banking Solution

Our market leading solution seamlessly integrates with disjointed banking systems (payments, loyalty, credit card) and is completely configurable, fully customizable, highly secure and business-ready with reporting and analytics.

Kony Retail Banking Solution provides:

- **Omnichannel experience:** Deliver personalized, differentiated experiences across all device types
- **Enterprise Grade Security:** Based on industry best practices for app development and advanced security features to safeguard data
- **Integration and Extensibility:** Connect to existing core banking systems and deliver flexibility to meet changing demands
- **Rapid Time-to-market:** Stay ahead of the competition with accelerated delivery cycles to implement continuous enhancements
- **Investment Protection:** Backed by Kony's industry leading SLA for supporting new devices and operating systems to future proof investment

Deliver great mobile banking experiences—anytime, anywhere, across any device with full-featured mobility solutions

Personalized banking:

- Check account balances and details
- Search and filter transactions such as deposits, transfers, bill payments, and more
- Apply for and open new accounts
- Set up and schedule transfers, bill payments and person-to-person (P2P) transfers
- Deposit checks remotely with device camera
- Receive alerts and notifications
- Search ATMs or branches using address or device GPS
- Send secure feedback, compliments, and complaints to the bank or credit union

Targeted campaigns:

- Target customer/member segments with personalized campaigns
- Manage timing and deployment of campaigns and advertisements
- Leverage intuitive management dashboards to track campaign success
- Promote merchant rewards and offers
- Support personal finance campaign strategies
- Audit changes to mobile banking campaigns



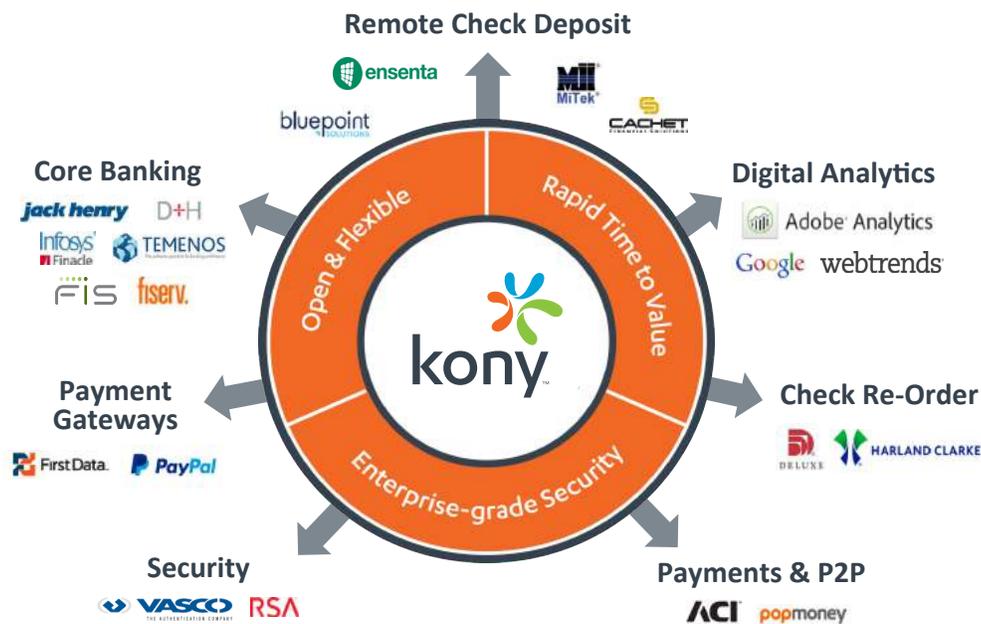
Security and compliance:

- Support industry-wide mobile banking app best practices such as device registration, SSL encryption, biometrics, and session timeouts along with secure coding practices
- Enable two-factor authentication using challenge/response system (with hardware or software tokens)
- Generate one-time password (OTP) based on pre-defined rules
- Keep sensitive data behind firewall and off devices
- Flexibility to support the unique standards of each institution



Seamless integration:

- Connect existing core banking systems via web services or connectors to drive multi-channel experience
- Integrate with banking service providers, including:
 - > RSA for security
 - > Mitek for bill image capture
 - > Cachet for check deposit
 - > CashEdge for P2P payments
 - > FiServ's CheckFree for Payments
 - > Yelp for ATM/Branch finder
- Easily connect to any identity provider
- Orchestrate workflows with multiple systems and datasets to deliver a unified user experience



Configurable solutions:

- Customize application features, business rules, layouts, styles and languages
- Publish updates in real-time on mobile apps in production
- Track and analyze wide range of user behaviors
- Define URLs, data fields, processing characteristics and more, all related to the unique back-end systems feeding your mobile apps



Omnichannel experience:

- Built from the ground-up to support multiple device types (phone, tablet, desktop web, wearables)
- Consistent, optimized workflow experience on any device
- Provide distinct user experiences by channel, locale or environment



Extensible applications:

- Easily extend applications to support business-specific requirements and third party functionality
- Differentiate the brand while reducing risks involved in building applications from scratch
- Easily incorporate future updates

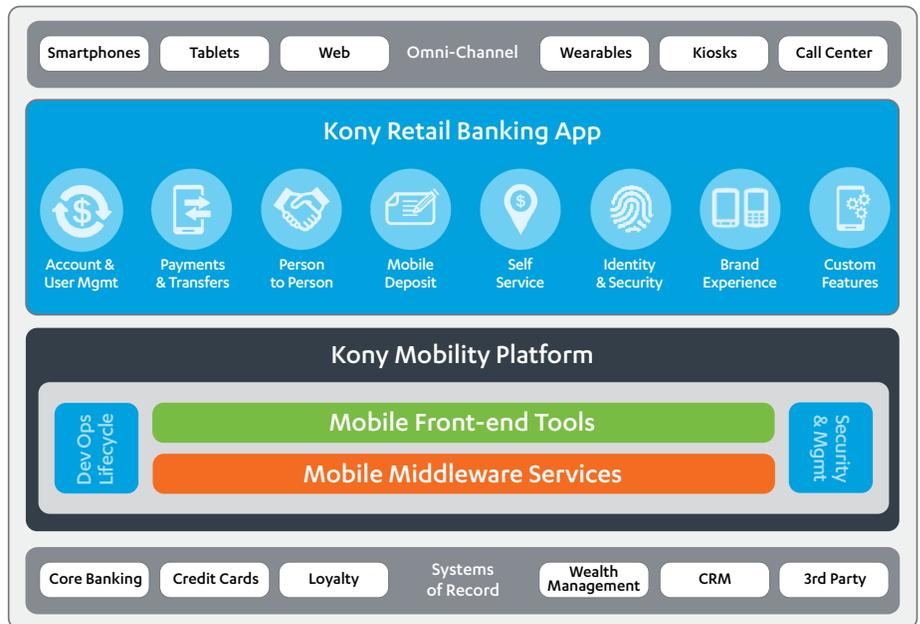
Kony's proven experience with many of the world's leading banks serving 30+ million mobile banking users enables delivery of best-in-class multi-edge mobile application solutions—rapidly, securely and efficiently.

A partner and innovator you can trust

Kony's proven experience with many of the world's leading banks serving 30+ million mobile banking users enables delivery of best-in-class multi-edge mobile application solutions—rapidly, securely and efficiently.

By partnering with Kony, clients have access to deep industry experience, strategic consultation and best practices for developing, deploying and managing mobile banking solutions.

Learn more:
kony.com/retailbanking



Built on the Kony platform: This offering enables customers to adapt quickly to changing marketplace needs while keeping pace with technology advances—today and tomorrow.

A proven industry leader

Kony is the only vendor that has been named a leader in both 2016 Magic Quadrant for Mobile Application Development Platforms (MADP) and The Forrester Wave™: Mobile Infrastructure Services Q3' 2015.

Kony has been named as a “Leader” with improved positioning in both vision and execution by Gartner in the

2016 Magic Quadrant for Mobile Application Development Platforms (MADP). This is the fourth consecutive year that Kony has been recognized as a “Leader” amongst mobile application development platform providers, with positive advancements in both Completeness of Vision and Ability to Execute.

Kony is the fastest-growing, cloud-based enterprise mobility solutions company and an industry leader among mobile application development platform (MADP) providers. Kony empowers today's leading organizations to compete in mobile time by rapidly delivering multi-edge mobile apps across the broadest array of devices and systems, today and in the future. Kony offers ready-to-run business mobile apps to help organizations better engage with customers and partners, as well as increase employee productivity through mobile device access to company systems and information. Powered by Kony's industry-leading Mobility Platform, enterprises can design, build, configure, and manage mobile apps across the entire software development lifecycle, and get to market faster with a lower total cost of ownership.

Kony was named the first place winner in CTIA's MobITs Awards in the Mobile Applications, Development & Platforms category, and included on the Inc. 500|5000 list of fastest growing private companies in America.

For more information, please visit www.kony.com. Connect with Kony on Twitter, Facebook, and LinkedIn.
9225 Bee Cave Road, Building A, Suite 300, Austin, TX 78733 | 1.888.323.9630 | info@kony.com | kony.com/retailbanking
© 2016 Kony, Inc. All right reserved.